

Information to identify the case:

Debtor 1

Elton X Tinsley

Social Security number or ITIN xxx--xx--8893

EIN -- --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -- --

EIN -- --

United States Bankruptcy Court Northern District of Illinois

Case number: 22-13571

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elton X Tinsley

December 1, 2023**For the court:** Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Northern District of Illinois

In re:
Elton X Tinsley
Debtor

Case No. 22-13571-DLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

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Date Rcvd: Dec 01, 2023

Form ID: 318

Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2023:

Recip ID	Recipient Name and Address
db	+ Elton X Tinsley, 12441 Anand Brook Drive, Orland Park, IL 60467-1075
30006502	+ Apyx/Bovie, 2560 Foxfield Drive #250, Saint Charles, IL 60174-1441
30093021	+ Associate Area Counsel SB/SE, 200 West Adams Street, Suite 2300, Chicago, IL 60606-5231
30006504	+ Barbara Lewis, 260 Maple Street, Beecher, IL 60401-3472
30006507	+ Chantel Harris, 9555 University Avenue, Chicago, IL 60628-1633
30006514	+ Darlene Turner, 4168 191st Place, Country Club Hills, IL 60478-5857
30006516	+ Elainea Jackson, 14653 Atlantic Avenue, Dolton, IL 60419-1413
30006517	+ Erik Diggs, 55 E Monroe #3800, Chicago, IL 60603-6030
30006518	+ Felisha Tinsley, 4732 Pinedale Dr., Forest Park, GA 30297-1927
30006520	+ Francita Brown, 22420 York Ct., Richton Park, IL 60471-2131
30006521	+ Fusion, PO Box 51341, Los Angeles, CA 90051-5641
30006522	+ Hoepfner Wagner & Evans LLP, 8585 Broadway, Suite 790, Merrillville, IN 46410-5606
30006523	+ Hurley McKenna & Mertz P.C., 20 S. Clark Street, Suite 2250, Chicago, IL 60603-1817
30006524	+ Ivy Stampley, 16943 Glen Oak Drive, Country Club Hills, IL 60478-2149
30006525	+ Jane Doe, c/o Sandman, Levy and Pdrich LLC, 134 N. LaSalle St, 9th Floor, Chicago, IL 60602-1000
30006526	+ Keyanna Miles, 2052 E 99th, Chicago, IL 60617-5259
30006527	+ Kimberly P. Pail, 8585 Broadway #790, Merrillville, IN 46410-5606
30006528	+ Lanasya Thomas, 16963 Trapet Avenue, Hazel Crest, IL 60429-1319
30006530	+ Linebarger Goggan Blair & Sampson, PO Box 06152, Chicago, IL 60606-0152
30006531	+ Lynnette Martin, c/o MDR Law LLC, 180 N. LaSalle Street, Suite 3650, Chicago, IL 60601-2811
30006532	+ MDR Law, LLC, 180 N. LaSalle St., Suite 3650, Chicago, IL 60601-2811
30006533	+ Medical Assay Lab, Inc, 6006 Cass Ave, Westmont, IL 60559-2779
30006534	+ Parts & Spencer, Ltd., 130 N. Garland Court, #2005, Chicago, IL 60602-4773
30093018	+ Payroc c/o Charpele Jones, 7840 Graphics Drive Suite 200, Tinley Park, IL 60477-6283
30006537	+ Ready Fresh Water, 10335 Argonne Woods #200, Woodridge, IL 60517-5106
30006538	+ Robin M. Owens, 1433 W 113th Place, Chicago, IL 60643-4407
30006539	+ S & F No. 2, 10751 W 143rd Street, Orland Park, IL 60462-1900
30006540	+ Sandy Williams, 5611 Arbor Gate Dr., Plainfield, IL 60586-5732
30093016	+ Shanita Hudson-Wright, 10524 Brooks Lane, Chicago Ridge, IL 60415-1749
30006543	+ Stat Anesthesia Specialists, Ltd, 18221 Torrence Ave, Lansing, IL 60438-2870
30093015	+ Stephanie White, Attorney, 161 N Clark Suite 2550, Chicago, IL 60601-3246
30006544	+ Suzette Ray, 724 Pulaski Road, Calumet City, IL 60409-4017
30006545	+ The Estate of Mildred Smith-Tinsley, c/o Darlene Turner, 4168 191st Place, Country Club Hills, IL 60478-5857
30006546	+ Thondalayo Dowman, 9036 S Woodlawn, Chicago, IL 60619-7929
30006547	+ Toia Tinsley, 731 W. Palm Dr, Glenwood, IL 60425-1120
30006549	+ Victoria Williams, 2420 Golf Ridge Circle, Naperville, IL 60563-1698
30093014	+ Victoria Williams, 2430 Golf Ridge Circle, Naperville, IL 60563-1698
30006550	+ XeeBee Records LLC, 4475 E. 74th Ave., Ste. 203, Commerce City, CO 80022-1495

TOTAL: 38

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID tr	Notice Type: Email Address	Date/Time	Recipient Name and Address
	+ EDI: QPNMETROU.COM	Dec 02 2023 04:04:00	Peter N Metrou, Metrou & Nemiroff PC, 123 W Washington St Suite 216, Oswego, IL 60543-8298
30006501	+ Email/PDF: bncnotices@becket-lee.com	Dec 02 2023 00:17:05	American Express, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
30285891	Email/PDF: bncnotices@becket-lee.com	Dec 02 2023 00:16:47	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
30006503	+ EDI: PHINHARRIS	Dec 02 2023 04:04:00	Arnold Scott Harris, P.C., 111 W. Jackson Blvd, Ste 600, Chicago, IL 60604-3517
30006505	+ Email/Text: updates@brennanclark.com	Dec 01 2023 23:28:00	Brennan & Clark Ltd., 721 E. Madison St., Villa Park, IL 60181-3083
30006508	Email/Text: BNCNotice-Forward@cityofchicago.org	Dec 01 2023 23:26:00	City of Chicago, Dept of Revenue, P.O. Box 88292, Chicago, IL 60680-1292
30006511	Email/Text: BNCNotice-Forward@cityofchicago.org	Dec 01 2023 23:26:00	City of Chicago Dept. of Finance, PO Box 6330, Chicago, IL 60680
30006506	+ EDI: SYNC	Dec 02 2023 04:04:00	Care Credit, PO Box 960061, Orlando, FL 32896-0061
30006509	+ Email/Text: BNCNotice-Forward@cityofchicago.org	Dec 01 2023 23:26:00	City of Chicago Corporate Counselor, 121 N. LaSalle Street, Suite 600, Chicago, IL 60602-1244
30006510	+ Email/Text: BNCNotice-Forward@cityofchicago.org	Dec 01 2023 23:26:00	City of Chicago Dept. Finance, Dept. of Law Bankruptcy, 121 N. LaSalle St., Suite 400, Chicago, IL 60602-1264
30006512	+ EDI: COMCASTCBLCENT	Dec 02 2023 04:04:00	Comcast, 1701 John F. Kennedy Blvd, Philadelphia, PA 19103-2899
30006513	+ Email/PDF: creditonebknofications@resurgent.com	Dec 02 2023 00:17:06	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
30093019	EDI: IRS.COM	Dec 02 2023 04:04:00	Department of the Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia PA 19101-7346
30006515	+ Email/Text: electronicbkydocs@nelnet.net	Dec 01 2023 23:28:00	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
30006541	Email/Text: bankruptcygc@ilsos.gov	Dec 01 2023 23:26:00	Secretary of State, Safety & Financial, 2701 S. Dirksen Parkway, Springfield, IL 62723
30006529	+ Email/Text: sdemars@rjh-law.com	Dec 01 2023 23:28:00	Law Offices of Ronald J. Hennings, P.O. Box 4106, Saint Charles, IL 60174-9080
30006535	+ Email/Text: FACS_Support@paychex.com	Dec 01 2023 23:27:00	Paychex, 230 W Monroe #1020, Chicago, IL 60606-4811
30006536	+ Email/Text: bkrgeneric@penfed.org	Dec 01 2023 23:26:00	Pentagon FCU, Attn: Bankruptcy, Po Box 1432, Alexandria, VA 22313-1432
30259563	Email/PDF: resurgentbknofications@resurgent.com	Dec 01 2023 23:48:17	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
30006542	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 01 2023 23:27:00	Specialized Loan Serving, Po Box 630147, Littleton, CO 80163-0147
30250195	+ Email/Text: electronicbkydocs@nelnet.net	Dec 01 2023 23:28:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0752-1
Date Rcvd: Dec 01, 2023

User: admin
Form ID: 318

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Total Noticed: 59

Recip ID	Bypass Reason	Name and Address
30093017		Ronald Hennings
aty	*+	Peter N Metrou, Metrou & Nemiroff PC, 123 W Washington St Suite 216, Oswego, IL 60543-8298
30093020	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, c/o R Vega 230 S Dearborn, Room 2600 M/S 5014CHI, Chicago, IL 60604
30006519	##+	Felisha Tinsley, 820 Elder Rd, Apt. 106, Homewood, IL 60430-2548
30006548	##+	Toia Tinsley, 820 Elder Rd., Apt. 106, Homewood, IL 60430-2548

TOTAL: 1 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2023 at the address(es) listed below:

Name	Email Address
Ariane Holtschlag	on behalf of Trustee Peter N Metrou aholtschlag@wfactorlaw.com bsass@wfactorlaw.com;aholtschlag@ecf.courtdrive.com;holtschlagar43923@notify.bestcase.com
Eugene E Murphy	on behalf of Creditor Jane Doe gmurphy@murphylitigation.com
Faith Spencer	on behalf of Creditor Thondalayo Dowman fspencer@pslegal.net
Lauren Levin	on behalf of Creditor Lynette Martin lauren@mdr-law.com
Michael C Burr	on behalf of Debtor 1 Elton X Tinsley notice@billbusters.com mburr.rja@gmail.com;mburr@billbusters.com;billbusters@iamthewolf.com;billbusters@ecf.inforuptcy.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
Peter N Metrou	trustee7@metandnem.com pmetrou@ecf.axosfs.com
Xiaoming Wu	on behalf of Debtor 1 Elton X Tinsley notice@billbusters.com billbusters@iamthewolf.com;billbusters@ecf.inforuptcy.com;wuxr80263@notify.bestcase.com;ledfordsr80263@notify.bestcase.com

TOTAL: 8